

RETIREMENT ADVISORS of AMERICA - A PHH Investments Company

Instructions for completing American Airlines Final Approach Input Data Form

For Pension Statement received in March 2011

rev. 03/30/2011

1. Fill out the top portion of the form with the information requested. Include CELL, FAX # and EMAIL ADDRESS if available.	
Gross Airline Earnings History: (include 401K contributions)	
PREVIOUS YEAR'S EARNINGS:2010	2
<p>2. In the next six boxes that ask for "Previous Year's Earnings", enter the total amount of your Gross Earnings, including 401K contributions, if any. You can get these amounts from your Pension Statement for that year year-end pay stubs (YTD Gross) or W-2's (Box 5).</p>	
<p>4. Optional PC-3 (PBGC) Info: To receive an estimate of the Priority Category 3 (PC-3) benefit that you may be eligible for in a distress termination of the A Fund, enter the Gross Earnings (incl 401K contributions) for the additional years indicated.</p>	
<p>From your Pension Statement received on Jetnet in March 2011 and from your 401K Super Saver Account Statement dated: 12/31/2010</p>	
<p>7. If applicable, enter your accrued AirCal annual benefit found on page 2 of your Pension Statement .</p>	
<p>8. Enter the information requested from your Pension Statement received in March 2011</p>	
<p>9. SUPER SAVER ACCOUNT : If applicable, enter the balance on your 401K Super Saver account as of 12/31/2010</p>	
<p>10. B FUND OPTIONAL RATE: If you are making optional contributions to the B Fund, enter the appropriate rate or "MAX."</p>	
<p>11. SUPER SAVER CONT RATE: If you are making 401K contributions, enter the appropriate contribution rate or "MAX." We will compute the maximum contribution each year to your 401K and then if allowed by IRS limits, we will compute your optional B Fund contributions if you are making them. The projected contributions will stop once the limits are exceeded. If you are 50 or over and will make CATCH-UP CONTRIBUTIONS, enter annual amount or if yearly maximum, enter "MAX"</p>	
<p>12. Number of Vacation Days you plan to defer to after retirement: If you know how many vacation days you are going to defer to after retirement, enter the amount here. If you don't know or want to defer the maximum number, enter "MAX." We will compute the maximum number of vacation days you can defer and its impact on your earnings and pension.</p>	
Withdrawal Longevity Analysis Scenario Information (if uncertain, enter best estimates):	
Other "qualified" funds (IRA's, pensions,etc.) available for retirement (est. value at age 65):	13
13. Enter the estimated value at age 65 of all other "qualified" (tax-deferred) investments not including AA pension or 401K.	
Planned gross monthly withdrawal (including taxes) from all of your "qualified" funds:	14
14. Enter the amount (incl taxes) you desire to withdraw from all your "qualified" funds as retirement income. If you are taking a portion of your pension as an annuity, DO NOT include it in the amount in #15. If not certain how much you will need to withdraw from your "qualified" funds, enter your best estimate. We will show a scenario based on a realistic withdrawal rate.	
Alternate gross monthly withdrawal (including taxes) from all of your "qualified" funds:	15
15. Enter an alternate amount (including taxes) for which you would like to see a projection of retirement income.	
Planned date after retirement of first monthly withdrawal from your "qualified" funds:	16
16. If you can live on other personal funds, deferred vacation pay, etc. for some time after retirement, enter the date on which you will start withdrawing from your "qualified" funds in the amounts shown in #15 and/or #16 above.	
Other "non-qualified" (taxable) funds available for retirement (estimated value at age 65):	17
17. Enter the estimated value at age 65 of all "non-qualified" (taxable) funds you will have available for retirement income. Enter the planned and alternate withdrawals (if any) you will take from these funds and the planned withdrawal starting date.	
Option planned for your A Fund (Lump Sum, Life-Only, Survivor Annuity, Period Certain):	18
18. If you are taking the A Fund as an annuity, enter the option and then indicate the survivor percentage or certain term.	
If you will be or are receiving a Military Retirement, estimated monthly annuity at age 60:	19
19. Enter the monthly amount at age 60 of any military retirement you will receive and if applicable, the survivor option.	
20. Age you expect to begin drawing Social Security benefits: Earliest is Age 62 for retiree/spouse.	20
Estimated Marginal Income Tax Rate (Fed & State, if appl.) in retirement:	21
21. If you are unsure, use your current tax situation as an estimate.	
If you have questions completing this form, please contact your Rep or call 800-321-9123.	